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PATENT
ATTORNEY DOCKET NO.: 056105-5002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Franco MODIGLIANI et al.)	Confirmation No.: 2925
)	
Application No.: 10/786,023)	Group Art Unit: 3624
)	
Filed: February 26, 2005)	Examiner: Not Yet Assigned
)	
For: AN ENHANCED SYSTEM FOR)	
ELECTRONIC FUNDS TRANSFER AND)	
ELIMINATION OF THE PAYEE'S NEED)	
FOR ENCRYPTION AND PRIVACY)	

The Commissioner of Patents
U.S. Patent and Trademark Office
Customer Window
Alexandria, VA 22314

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO-1449. Applicants submit that no fee is required for consideration of this information since, to the best of his knowledge, no Office Action has been mailed.

The references were cited in a communication dated July 15, 2005 from the PCT in a counterpart foreign application. A copy of the International Search Report is enclosed for the Examiner's consideration.

Applicants respectfully request that the Examiner consider the listed documents and evidence that consideration by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that the listed documents are material or constitute "prior art." If it should be determined that the listed documents does not constitute "prior art" under United States law, Applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

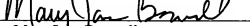
Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed document, should the document be applied against the claims of the present application.

Except for issue fees payable under 37 C.F.R. § 1.18, the Commissioner is hereby authorized by this paper to charge any additional fees during the entire pendency of this application including fees due under 37 C.F.R. §§ 1.16 and 1.17 which may be required, including any required extension of time fees, or credit any overpayment to Deposit Account 50-0310. This paragraph is intended to be a **CONSTRUCTIVE PETITION FOR EXTENSION OF TIME** in accordance with 37 C.F.R. § 1.136(a)(3).

Respectfully submitted,

MORGAN, LEWIS & BOCKIUS LLP

Dated: October 26, 2005

By: 
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INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

PTO Form 1449

Attorney Docket No. 056105-5002

Application No.: 10/786,023

Applicants: Franco MODIGLIANI et al.

Filed: February 26, 2004

Group Art Unit: 3624

U.S. PATENT DOCUMENTS

*Examiner Initial	Document Number	Date	Name	Class	Sub Class	Filing Date
/H.N./	2002/0077978 A1	June 20, 2002	O'Leary et al.	705	40	June 21, 2001

FOREIGN PATENT DOCUMENTS

Document Number	Date	Country	Class	Sub Class	<u>Translation</u>	
					YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

/H.N./	"Technology Journal—Check It Out---The Web is suddenly crowded with online-payment services; Here's how they compare", Will Morton, Asian Wall Street Journal, New York, NY; Dec. 10, 2001, pg. T.8.
/H.N./	"Pay it on the Net", Brice Scheschuk, CMA Management, Hamilton, June 2001, Vol. 75, Issue. 4; pg. 30-34.
/H.N./	"Credit-Card Firms Get Into Web Game---Online Payment Initiatives Are a Must", Sapsford et al., Asian Wall Street Journal, New York, NY., April 3, 2001, pg. N.1.
/H.N./	"Still Waiting for the E-Mail and Faxes to Start Coming In?", Brooks, Andree, New York Times, (Late Edition (East Coast)), New York, NY., Dec. 19, 1996, pg. C.7.

Examiner /Hiep Nguyen/

Date Considered 01/17/2008

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.